Case 08-20330 Doc 1 Filed 08/04/08 Entered 08/04/08 16:10:42 Desc Main Document Page 1 of 43

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT **Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mccann, Malcom O Vance, Beashebba O All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more xxx-xx-0425 xxx-xx-5882 than one, state all): than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2624 S. Merigold Dr 2624 S. Merigold Dr Sauk Village, IL Sauk Village, IL ZIP CODE ZIP CODE 60411 60411 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 2624 S. Merigold Dr 2624 S. Merigold Dr Sauk Village, IL Sauk Village, IL ZIP CODE ZIP CODE 60411 60411 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) Nature of Business Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Chapter 12 Corporation (includes LLC and LLP) Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** _____ 25,001-Over **√** 50-99 5,001-___ 10,001-50,001-___ 1.000-___ 100-199 5.000 10.000 25,000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$500,001 \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 (Official Form 1) (1/08)	1 age 2 01 43	Page 2
Voluntary Petition	Name of Debtor(s): Malcom O	
(This page must be completed and filed in every case.)	Beasnebb	a O Vance
All Prior Bankruptcy Cases Filed Within La	<u> </u>	
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If r	more than one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		oleted if debtor is an individual are primarily consumer debts.) and in the foregoing petition, declare that I have the] may proceed under chapter 7, 11, 12, or 13 have explained the relief available under each
	X /s/ Robert J. Adams & A	Associates 08/04/2008
	Robert J. Adams & As	
I	Exhibit C	
Does the debtor own or have possession of any property that poses or is alleged to p Yes, and Exhibit C is attached and made a part of this petition. No.	ose a threat of imminent and identifiable h	arm to public health or safety?
I	Exhibit D	
 (To be completed by every individual debtor. If a joint petition is filed, ea ✓ Exhibit D completed and signed by the debtor is attached and If this is a joint petition: ✓ Exhibit D also completed and signed by the joint debtor is attached. 	made a part of this petition.	
	arding the Debtor - Venue	
	ny applicable box.)	
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 d	· · ·	his District for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general pa	artner, or partnership pending in this	District.
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
	sides as a Tenant of Residential F	Property
(Check all Landlord has a judgment against the debtor for possession of debtor	applicable boxes.) or's residence. (If box checked, cor	mplete the following.)
		
	(Name of landlord that obtained ju	udgment)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are comonetary default that gave rise to the judgment for possession, after	circumstances under which the debto	·
Debtor has included in this petition the deposit with the court of any petition.	rent that would become due during	the 30-day period after the filing of the
Debtor certifies that he/she has served the Landlord with this certifi	ication (11 U.S.C. & 362(I))	

Voluntary Petition

Malcom O Mccann Name of Debtor(s): Beashebba O Vance

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Malcom O Mccann

Malcom O Mccann

X /s/ Beashebba O Vance Beashebba O Vance

Telephone Number (If not represented by attorney)

08/04/2008

Date

Signature of Attorney*

X /s/ Robert J. Adams & Associates

Robert J. Adams & Associates Bar No. 0013056

Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603

Phone No.(312) 346-0100 Fax No.(312) 346-6228

08/04/2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative) (Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

Document Page 4 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE:	Malcom O Mccann
	Beashebba O Vance

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Malcom O Mccann
Beashebba O Vance

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No	o. 1
☐ 4. I am not required to receive a credit counseling briefing because of: accompanied by a motion for determination by the court.]	[Check the applicable statement.] [Must be
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by rebe incapable of realizing and making rational decisions with res	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impa effort, to participate in a credit counseling briefing in person, by	<u> </u>
Active military duty in a military combat zone.	
 5. The United States trustee or bankruptcy administrator has determined U.S.C. § 109(h) does not apply in this district. 	d that the credit counseling requirement of
I certify under penalty of perjury that the information provided above is	true and correct.
Signature of Debtor: /s/ Malcom O Mccann Malcom O Mccann	
Date:08/04/2008	

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Official Form 1, Exhibit D (10/06)

Document Page 6 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE:	Malcom O Mccann	
	Boachobba O Vanco	

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Malcom O Mccann
Beashebba O Vance

Case No.	
	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
_	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
_	Inited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	er penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ Beashebba O Vance Beashebba O Vance
Date: 0	98/04/2008

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B6A (Official Form 6A) (12/07)

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Malcom O Mccann
	Beashebba O Vance

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$92.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Washington Mutual	С	\$40.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Apartment Deposit	J	\$2,000.00
4. Household goods and furnishings, including audio, video and computer equipment.		5 rooms apartment	J	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothes	J	\$450.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Malcom O Mccann
	Beashebba O Vance

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chrysler 300 with 115,000 miles	J	\$5,500.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Malcom O Mccann
	Beashebba O Vance

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached Tota		\$9,082.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Malcom O Mccann
	Reashebba O Vance

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$92.00	\$92.00
Washington Mutual	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
Apartment Deposit	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
5 rooms apartment	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Clothes	735 ILCS 5/12-1001(a), (e)	\$450.00	\$450.00
2000 Chrysler 300 with 115,000 miles	735 ILCS 5/12-1001(c)	\$0.00	\$5,500.00
		\$3,582.00	\$9,082.00

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B6D (Official Form 6D) (12/07)

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	• ••	4001	or has no creditors holding secured claims		٠,	J1 (on this contoadio E	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 30000113608901000 Drive Financial 8585 N Stemmons FW Suite 1100N Dallas, TX 75287		С	DATE INCURRED: NATURE OF LIEN: Car loan COLLATERAL: Car REMARKS:				\$5,871.62	\$5,871.62
ACCT #: Honor Finance 1563 Sherman Ave Evanston, IL 60201		С	VALUE: \$0.00 DATE INCURRED: Dec 2007 NATURE OF LIEN: Car loan COLLATERAL: Car REMARKS: 2002 Chrysler 300				\$8,000.00	\$2,500.00
			VALUE: \$5,500.00					
No continuation sheets attached			Subtotal (Total of this I Total (Use only on last	_			\$13,871.62 \$13,871.62 (Report also on	\$8,371.62 \$8,371.62 (If applicable,

Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-20330

Document

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B6E (Official Form 6E) (12/07)

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(If Known)

√	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: 95th Street Loans P.O Box 201545 Chicago, IL 60620		C	DATE INCURRED: CONSIDERATION: Overpayment of public assistance REMARKS:				\$159.00
ACCT #: 95th Street Loans P.O Box 201545 Chicago, IL 60620		С	DATE INCURRED: CONSIDERATION: Payday loan REMARKS:				\$133.33
ACCT #: Accounts Recovery Bureau 555 Van Reed Rd. Reading, PA 19610		С	DATE INCURRED: CONSIDERATION: Collecting for - St James Hospital REMARKS:				\$444.10
ACCT #: 3m63ga02787 Allied Interstate, Inc. 3000 Corporate Rd. Columbus, OH 43231		С	DATE INCURRED: CONSIDERATION: Collecting for - MCI REMARKS:				\$270.67
ACCT#: 5178-0073-3502-7975 Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714		C	DATE INCURRED: CONSIDERATION: Collecting for -Premier Bank Card REMARKS:				\$453.77
ACCT #: 18-1994002 Associated St. James Radiolgist P.O Box 3463 SpringField, IL 62708		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$273.00
Subtotal > Total > (Use only on last page of the completed Schedule F.) gcontinuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$1,733.87

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	Carriagio	DISPUTED	AMOUNT OF CLAIM
ACCT #: 49053 Aunt Martha's Youth Serivce Center 233 West Joe Orr North Chicago Heights, IL 60411		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:					\$385.60
ACCT #: 09135166 Cavalry Portfolio Services 7 Skyline Dr., 3rd Flr. Hawthorne, NY 10532		С	DATE INCURRED: CONSIDERATION: Collecting for -AT&T REMARKS:					\$151.43
ACCT #: 5023346920 City Of Chicago Department Of Revenue P.O Box 88292 Chicago, il 60680		С	DATE INCURRED: CONSIDERATION: Other REMARKS: parking tickets are not dischargeable					\$180.00
ACCT #: 4987101, J481096,G213616, 157H03: City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit		С	DATE INCURRED: CONSIDERATION: Parking Fines REMARKS:					\$1,110.00
ACCT #: Credit Protection Assoc. 1355 Noel Rd. Dallas, TX 75240		С	DATE INCURRED: CONSIDERATION: Collecting for - Blockbuster REMARKS:					\$45.58
ACCT #: Credit Systems International, Inc. PO Box 1088 1277 Country Club Lane, Arlington, TXC 76004		С	DATE INCURRED: CONSIDERATION: Collecting for - Metroplex Emergency REMARKS:				+	\$100.00
Sheet no of continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						.)	\$1,972.61	

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann

Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: Crossroads 2610 Marigold Dr. Sauk Village, IL 60411		С	DATE INCURRED: CONSIDERATION: Other- Realty REMARKS:				\$1,140.00
ACCT #: CrossRoads 2610 Marigold Dr Sauk Village, IL 60411		С	DATE INCURRED: CONSIDERATION: Apartment Rent REMARKS:				\$1,000.00
ACCT #: p2007-1042 Department Of Local Ordinance Enforcment 200 LakeWood Blvd. Park Forest, IL 60466		С	DATE INCURRED: CONSIDERATION: Collecting for - Village Of Park Forest REMARKS:				\$250.00
ACCT #: Dermatology Skin Surgery Associates 19639 S. Lagrange RD Mokena, IL 60448		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$3.85
ACCT #: 2751007 Diversified Consultants, Inc. PO Box 551268 Jacksonville, FL 32255		С	DATE INCURRED: CONSIDERATION: Collecting for -T-Mobile REMARKS:				\$451.93
ACCT #: ecc 1026752 Emerg Care & HLTH ORG LTD 555 W Courts St. #410 Kankakee, IL60901		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$0.00
Sheet no. 2 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	nedu e, o	ota ule n th	ıl > F.) he	\$2,845.78

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Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDITED.	AMOUNT OF CLAIM
ACCT #: ecc1004255 Emerg Care & HLTH ORG LTD 555 W Courts St. #410 Kankakee, IL60901		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$68.28
ACCT#: 04-606416 GFG Loan Company d/b/a Payday Advance Cash To Go 2 W. Madison St. Suite 200 Oak Park, IL 60302		С	DATE INCURRED: CONSIDERATION: Payday loan REMARKS:				\$111.00
ACCT#: 033580147-N Gilsbar P.O Box 2947 2100 Covington Center Covington, LA 70434		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$440.64
ACCT#: 033380023-B Gilsbar P.O Box 2947 2100 Covington Center Covington, LA 70434		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$588.13
ACCT#: HACU P.O.Box 3218 Naperville, IL 60566		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$24.96
ACCT#: 00010091304 Health care Receivables P.O Box 6221 Inianapolis, IN 46206		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$320.55
Sheet no. 3 of 9 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 32884520, 28976025, 5167985000289 Holy Cross Hospital Payment Center P.O.Box 2166 Bedford Park, IL 60499-2166		С	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$342.20
ACCT #: 28586014, 00029213048, 0002921144 Holy Cross Hospital Payment Center P.O.Box 2166 Bedford Park, IL 60499-2166		С	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$1,029.90
ACCT #: 124368 Holy Cross Neighborhood Affiliates PO Box 5899 Chicago, IL 60680		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$213.00
ACCT#: 760910 ICS PO Box 646 Oak Lawn, IL 60454		С	DATE INCURRED: CONSIDERATION: Collecting for -Little Company of Mary REMARKS:				\$100.00
ACCT #: V1072-8827,V00012209029 Little Company of Mary Hospital 2800 W. 95th St. Evergreen Park, IL 60805		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$308.00
ACCT #: V00011336329 Malcolm S. Gerald and Associates, Inc. 332 S. Michigan Ave, Suite 514 Chicago, IL 60604		С	DATE INCURRED: CONSIDERATION: Collecting for - Little Company Of Mary REMARKS:				\$243.00
Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT#: 04900009811 Marquette Radiology Associates PO Box 2153 Bedford Park, IL 60499		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$15.80
ACCT #: 149-8694 Medical Collections System, Inc. 725 S. Wells St., Suite 700 Chicago, IL 60607		С	DATE INCURRED: CONSIDERATION: Collecting For -Evergreen Emergency Services REMARKS:				\$114.80
ACCT #: Medstar Laboratory 7716 Madison River Forest, IL 60305		С	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$250.00
ACCT #: 243496 Medstar Laboratory 7716 Madison River Forest, IL 60305		С	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$601.00
ACCT #: 2221935 Medtrust Health Care Services 14651 Dallas PKWY #720 Dallas, TX 75240		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$188.00
ACCT#: 50341028574 NCO Financial 507 Prudential Road Horsham, PA 19044		С	DATE INCURRED: CONSIDERATION: Collecting for -Columbia House Company REMARKS:				\$116.80
Sheet no. <u>5</u> of <u>9</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$1,286.40						

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	OETI IGEIO	AMOUNT OF CLAIM
ACCT #: 4227-0937-7904-1098 NCO Financial 507 Prudential Road Horsham, PA 19044		С	DATE INCURRED: CONSIDERATION: Collecting for - Cross Country Bank REMARKS:				\$881.68
ACCT #: New Auto World 2015 Chicago RD Chicago Hights, IL 60411		С	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,679.00
ACCT #: 507000015425 Noel G. Alcantara, MD P.OBox 2909 Darien, IL 60561	-	С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$99.00
ACCT #: 140264042 Public Storage 20909 Western Ave Chicago Heighs, IL 60411	-	С	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$43.10
ACCT #: 305833046, 3056561236 Quest Diagnostics PO Box 64500 Baltimore, MD 21264-4500	-	С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$53.00
ACCT #: 3056561236 Quest Diagnostics PO Box 7304 Hollister, MO 65673-7304	-	С	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$119.15
Sheet no. 6 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$2,874.93						

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: LC8959355 Radiology Imaging Specialists, Ltd. PO Box 70 Hinsdale, IL 60521		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$75.00
ACCT #: 1150075157901 Redline Recovery Services 1145 Sanctuary Pkwy Ste. 350 Alpharetta, GA 30004-4756		С	DATE INCURRED: CONSIDERATION: Collecting for -Sherman Financail Group REMARKS:				\$1,036.16
ACCT #: 1263613-RMS008 RMA PO Box 105780 Atlanta, GA 30348		С	DATE INCURRED: CONSIDERATION: Collecting for -Sears REMARKS:				\$436.23
ACCT#: 4800000581 Roseland Community Hospital PO Box 388320 Chicago, IL 60638		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$49.50
ACCT#: 16638361002 Sage Telecom PO Box 79051 Phoenix, AZ 85062		С	DATE INCURRED: CONSIDERATION: Other-Telephone Service REMARKS:				\$57.01
ACCT #: Senex Services 3500 Depaul Blvd. Indianapolis, IN 46268		С	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,019.13
Sheet no. 7 of 9 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n th	l > F.) ne	

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 593569556 Sprint P.O.Box 600760 Jacksonville, FL 32260-0670		С	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$573.86
ACCT #: 0508028155 St. James Hospital & Health Centers 36211 Eagle Way Chicago, IL 60678		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$684.13
ACCT #: 8012818 State Collection Service PO Box 6250 Madison, WI 53701		С	DATE INCURRED: CONSIDERATION: Collecting for -Peoples Gas REMARKS:				\$474.73
ACCT #: 3GA02787 The Neighborhood, Built by MCI PO Box 17890 Denver, CO 80217		С	DATE INCURRED: CONSIDERATION: Other-Telephone Service REMARKS:				\$291.07
ACCT #: The Payday Loan Store of Illinois, Inc. 9902 W. Western Ave Chicago, IL 60643		С	DATE INCURRED: CONSIDERATION: Payday loan REMARKS:				\$2,175.26
ACCT #: 72705-0000141654 Transworld Systems, Inc. Collection Agency 25 Northwest PT Blvd Elk Grove Village, IL 60007		С	DATE INCURRED: CONSIDERATION: Collecting For - REMARKS:				\$25.00
Sheet no. <u>8</u> of <u>9</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Su (Use only on last page of the completed Sci bort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n th	l > F.) ne	

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B6F (Official Form 6F) (12/07) - Cont. In re Malcom O Mccann

Beashebba O Vance

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) ACCT #: 6922f-0004000934 Transworld Systems, Inc. Collection Agency 3450 Lakeside Drive #304 Miramar, FL 33027	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED: CONSIDERATION: Collecting for - Matteson School District REMARKS:	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3000011360890000 Vengroff & Williams Associates, Inc. 777 Larkfield Rd., Suite 116 Commack, NY 11725-3194		С	DATE INCURRED: CONSIDERATION: Attorney for -Drive Financail REMARKS:				Notice Only
ACCT #: 222264 Village of Tinley Park 7850 W. 183rd St. Tinley Park, IL 60478		С	DATE INCURRED: CONSIDERATION: Parking Fine REMARKS:				\$250.00
ACCT#: Vance0000 Vladimir V. Paine, MD 2605 West Lincoln Highway Olympia Fields, IL 60461		С	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$60.00
ACCT #: 317-075967-2 Washington Mutual PO Box 1097 Northridge, CA 91328		С	DATE INCURRED: CONSIDERATION: bank fees REMARKS:				\$119.89
Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$787.89 \$22,188.22		

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B6G (Official Form 6G) (12/07)

in re Malcom O Mccann Beashebba O Vance

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.				
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.			
Cross Roads Apartment 2610 Marigold Dr Sauk Villiage, IL 60411	Apartment Lease Contract to be REJECTED			

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B6H (Official Form 6H) (12/07)

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of I	Debtor and Spo	ouse	
	Relationship(s): Daughter	Age(s): 13	Relationship		Age(s):
Married	Son	11		(-)-	9 - (-).
	Son	4			
		•			
Employment:	Debtor		Spouse		
Occupation	Floor supervisor		Clinical Asso	ociates	
Name of Employer	Horsehoe Hammond		Ingalls		
How Long Employed					
Address of Employer	777 Cashion Center drive		15620 S. W	ood Street	
	Hammond, IN 46320-1003		Harvey, IL 6	0426	
	verage or projected monthly inco			DEBTOR	SPOUSE
	s, salary, and commissions (Pro	rate if not paid monthly)		\$3,601.63	\$1,282.43
Estimate monthly over	ertime		_	\$0.00	\$0.00
3. SUBTOTAL				\$3,601.63	\$1,282.43
4. LESS PAYROLL DE		,	'	0000	*
	udes social security tax if b. is ze	ero)		\$367.53	\$29.73
b. Social Security Ta	X			\$248.19	\$98.11
c. Medicare				\$0.00	\$0.00
d. Insurance e. Union dues				\$389.22 \$0.00	\$0.00 \$0.00
f. Retirement				\$0.00	\$0.00
	401K LOAN			\$251.57	\$0.00
h. Other (Specify)				\$0.00	\$0.00
i. Other (Specify)				\$0.00	\$0.00
j. Other (Specify)				\$0.00	\$0.00
k. Other (Specify)				\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS			\$1,256.51	\$127.84
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$2,345.12	\$1,154.59
7. Regular income from	n operation of business or profes	ssion or farm (Attach det	ailed stmt)	\$0.00	\$0.00
8. Income from real pro				\$0.00	\$0.00
9. Interest and dividend				\$0.00	\$0.00
	ce or support payments payable	to the debtor for the deb	otor's use or	\$0.00	\$0.00
that of dependents li					
11. Social security or go	vernment assistance (Specify):			የ ስ ስስ	\$0.00
12. Pension or retiremen	at income			\$0.00 \$0.00	\$0.00 \$0.00
13. Other monthly incom				φυ.υυ	φυ.υυ
a.	(-1,).			\$0.00	\$0.00
b.			_	\$0.00	\$0.00
С.				\$0.00	\$0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13			\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts show	n on lines 6 and 14)		\$2,345.12	\$1,154.59
16. COMBINED AVERA	GE MONTHLY INCOME: (Comb	oine column totals from li	ine 15)	\$3,4	499.71
	•			nany of Schedules a	and if annihanda

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

IN RE: Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple labeled "Spouse."	te a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,070.00
a. Are real estate taxes included? ☐ Yes ☑ No	, , , , , , , , , , , , , , , , , , ,
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$250.00
b. Water and sewer	
c. Telephone	\$70.00
d. Other:	
Home maintenance (repairs and upkeep)	#200.00
4. Food	\$600.00
Clothing Laundry and dry cleaning	\$100.00 \$75.00
7. Medical and dental expenses	\$80.00
8. Transportation (not including car payments)	\$440.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	ψ110.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$93.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
	in the plan)
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included	
a. Auto:	\$515.00 \$200.00
b. Other: child care c. Other:	\$200.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:16. Regular expenses from operation of business, profession, or farm (attach detailed statement	,+\
17.a. Other:	ii)
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedule	s and
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,493.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the	ne year following the filing of this
document:	
20. STATEMENT OF MONTHLY NET INCOME	***
a. Average monthly income from Line 15 of Schedule I	\$3,499.71 \$3,403.00
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,493.00 \$6.71
or morning not mount (at mind of	Ψ0.7 1

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Malcom O Mccann
Beashebba O Vance

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$9,082.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$13,871.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$22,188.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,499.71
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,493.00
	TOTAL	22	\$9,082.00	\$36,059.84	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

in re Malcom O Mccann
Beashebba O Vance

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,499.71
Average Expenses (from Schedule J, Line 18)	\$3,493.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,966.00

State the following:

Ctate the renewing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$8,371.62
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$22,188.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$30,559.84

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In re Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have resheets, and that they are true and correct to the be	read the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.	24
,,	,,	
Date 08/04/2008	Signature /s/ Malcom O Mccann	
	Malcom O Mccann	
Date 08/04/2008	Signature /s/ Beashebba O Vance	
	Beashebba O Vance	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

Document Page 33 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Malcom O Mccann	Case No.	
	Beashebba O Vance	_	(if known)

		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business.	
	AMOUNT SOURCE \$30,000.00 YTD \$48,000 for 2007 \$53,000 for 2006	

Income other than from employment or operation of business

None \square

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

 $\sqrt{}$

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Malcom O Mccann	
	Beashebba O Vance	

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

INOII

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/18/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

www.cricket.com \$36.00 for credit counseling

10. Other transfers

 $\overline{\mathbf{V}}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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B7 (Official Form 7) (12/07) - Cont.

Document Page 35 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Malcom O Mccann	
	Beashebba O Vance	

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	n	٦,

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

 $\sqrt{}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None $\sqrt{}$

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None \square

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

ln re:	Malcom O Mccann
	Reashebba O Vance

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
	18. Nature, location and name of business

 $\sqrt{}$

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

 $\overline{\mathbf{M}}$

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None \checkmark

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None $\sqrt{}$

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None \checkmark

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None $\sqrt{}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Malcom O Mccann
	Beashebba O Vance

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None V	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
	25. Pension Funds
None V	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Malcom O Mccann Beashebba O Vance

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

[If co	mpleted by an individual or individual and spouse]		
	are under penalty of perjury that I have read the answernments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date	08/04/2008	Signature	/s/ Malcom O Mccann
		of Debtor	Malcom O Mccann
Date	08/04/2008	Signature	/s/ Beashebba O Vance
		of Joint Debtor	Beashebba O Vance
		(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Malcom O Mccann CASE NO Beashebba O Vance

CHAPTER 7

☑ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☑ I have filed a schedule of exec☑ I intend to do the following with			•			•
Description of Secured Property	Creditor's Name		Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Car	Drive Financial 8585 N Stemmons FW Suite 1100N Dallas, TX 75287 30000113608901000		Debt will be re	affirmed for fa	□ air market value.	Ø
car	Honor Finance 1563 Sherman Ave Evanston, IL 60201					Ø
Description of Leased Property	Lessor's Name		Lease will be assumed purse to 11 U.S.C § 362(h)(1)(suant C.		
Apartment Lease	Cross Roads Apartment 2610 Marigold Dr Sauk Villiage, IL 60411					
Date 08/04/2008		Signature ₋	/s/ Malcom O N Malcom O Mcca	lccann nn		
Date 08/04/2008		Signature	/s/ Beashebba	O Vance		

Beashebba O Vance

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B201 (04/09/06)

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IN RE: Malcom O Mccann
Beashebba O Vance

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Malcom O Mccann
Beashebba O Vance

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Robert J. Adams & Associates	_, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.	

/s/ Robert J. Adams & Associates

Robert J. Adams & Associates, Attorney for Debtor(s)

Bar No.: 0013056

Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100

Fax: (312) 346-6228

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Malcom O Mccann	X /s/ Malcom O Mccann	08/04/2008	
Beashebba O Vance	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Beashebba O Vance	08/04/2008	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Malcom O Mccann

Beashebba O Vance

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DIGGEOGGILE OF GOI	בווסינווטוו טו יינו	- I TON DEDION			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bank that compensation paid to me within one year services rendered or to be rendered on behalf is as follows:	uptcy, or agreed to be paid to me, for				
	For legal services, I have agreed to accept:		\$2,000.00			
Prior to the filing of this statement I have receive		ved:	\$0.00			
	Balance Due:		\$2,000.00			
2.	The source of the compensation paid to me was:					
	☑ Debtor ☐ Other (specify)				
3.	The source of compensation to be paid to me	is:				
	☑ Debtor ☐ Other (specify)				
4.	 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. 					
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the a compensation, is attached.					
5.	 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 					
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
Г	CERTIFICATION					
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	08/04/2008	/s/ Robert J. Adams & Associat	es			
	Date	Robert J. Adams & Associates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (31	Bar No. 0013056			

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IN RE: Malcom O Mccann
Beashebba O Vance

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	08/04/2008	Signature .	/s/ Malcom O Mccann Malcom O Mccann
Date	08/04/2008	Signature .	/s/ Beashebba O Vance Beashebba O Vance